DOCUMENT RESUME

ED 108 883 SE 019 054

TITLE	Less is More, Teacher's Guide. The Environment and Society. Adult Basic Education.
INSTITUTION	New York State Education Dept., Albany. Bureau of Continuing Education Curriculum Development.
PUB DATE	75
NOTE	55p.; a related document is ED 092 675
EDRS PRICE	MF-$0.76 HC-$3.32 PLUS POSTAGE
DESCRIPTORS	Adult Basic Education; Audiovisual Aids, Audiovisual Instruction; Conservation Education; *Consumer Education; Economics; *Environmental Education; Filmstrips; *Home Economics; *Instructional Materials; Natural Resources; *Teaching Guides

ABSTRACT

This manual is designed to provide instruction in adult basic education with discussion and activity materials which show some of the relationships of environment and consumer economics in today's society. The three units included in the guide (Money Management; Food and Clothing Purchases; The Consumer, the Environment, and the Auto) attempt to demonstrate the impact of the environment upon people and the people's impact upon the environment. Each unit features an illustrated activity which is designed for students at the beginning reading level. Other activities and worksheets are appropriate for students at the intermediate level and above. The first unit, Money Management, deals with personal finances in a manner suggesting that they are resources to be managed and utilized fully and wisely. The second unit, Food and Clothing Purchases, presents some specific suggestions and guidelines with regard to making sound choices when using one's personal resources to purchase food and clothing. The third unit, The Consumer, the Environment, and the Auto, uses the automobile for demonstrating enlightened environmental consumerism. Also included in the manual is a filmstrip guide for the filmstrip entitled "Less is More." This section provides hints for using the filmstrip, the text of the script and accompanying photos, and suggested questions for discussion. (TK)

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Less is More

Teacher's Guide

SE 019 054

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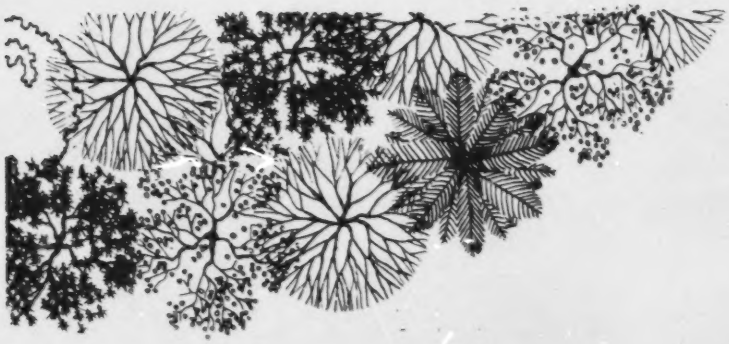
ENVIRONMENT AND SOCIETY



Less Is More

Teacher's Guide

The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Bureau of Continuing Education Curriculum Development
Albany, New York 12234
1975

FOREWORD

This manual is designed to provide instructors in adult basic education with discussion and activity materials which show some of the relationships of environment and consumer economics in today's society. Each of the three topics is comprised of objectives, background information for the instructor, suggested activities, and student worksheets. A separate packet of duplication masters of the student worksheets accompanies the manual.

These topics dealing with the concept of *Less Is More* are supplemented by the filmstrip of the same title. The manual for the filmstrip has been incorporated in this publication. Similar groups of materials are available in the areas of parent education and family life, health and nutrition, consumer education, and practical government. These and other materials are listed on the cover of the duplication masters packet.

The Bureau of Continuing Education Curriculum Development expresses appreciation to William I. Nennstiel, Superintendent, Waterford-Halfmoon School District, Joan Rosner, formerly of District 30, Queens, R. Allan Sholtes, Guilderland Central Public Schools, and Ann T. Kempner, North Bellmore Public Schools for writing the basic manuscript and reviewing its subsequent drafts. Oscar A. Kaufman was responsible for the technical production of the filmstrip, which is represented herein, and for the cover design.

Further acknowledgement is given to the following members of the staff of the Unit on Basic Continuing Education who reviewed the materials and made suggestions which were incorporated into the manuscript: Neil W. Carr, supervisor, and Harvey Johnson, associate. Project coordination and preparation of the manuscript for publication was the responsibility of Barry W. Jamason, associate, Bureau of Continuing Education Curriculum Development.

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MESSAGE TO THE INSTRUCTOR

It is to be hoped that these materials will prove to be of practical value in your important task of providing improved instructional programs for students in adult basic education classes. To fully appreciate the scope and intent of this project, you should read the introductory handbook, *Teaching Social Living Skills*. This booklet describes the organization of the Social Living Skills materials, provides teaching suggestions, and includes a brief, but useful, bibliography.

The first manual on *Environment and Society, People and Cities,* dealt with the basic human needs of people as they relate to our physical surroundings. This second manual, *Less Is More*, explores some of the common denominators which exist between practical consumer economics and informed environmental awareness. The same guidelines of foresight, planning, efficiency, and real satisfaction are as applicable when we consider our roles as citizens in the community that is our environment as they are when we consider our economic needs in relation to our personal resources.

We hope that this manual will fulfill the twofold task of assisting you in your instructional program and of providing your students with practical and useful information.

NEIL W. CARR, Supervisor
Unit on Basic Continuing Education

MARY L. REISS, Director
Division of Continuing Education

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INTRODUCTION

Previous units in the Social Living Skills have emphasized basic skill development in conjunction with the presentation of practical and vital information for everyday use by students. *Environment and Society* presents a new and timely area of subject matter which deals with the general well-being of individuals on a broader scale. The materials attempt to demonstrate the impact of environment upon people and the equally important factor of people's impact upon the environment. This second publication examines the economics of environmental consideration in terms of the individual's personal finances and consumer choices.

Rationale

Less Is More says the title. How can this be? In these times, when Americans place considerable importance on material things, how can one have more by having less? What is the real meaning of this apparently paradoxical statement?

A key to understanding the statement resides in the word "waste." The *less* we waste, the *more* we have. This is true of both our personal resources and the world's natural resources. We are frequently, and justifiably, characterized as wasteful people who are unmindful of the limitations of our resources. Thus, we must educate consumers about the importance of understanding the interdependence of the natural environment and man's activities. These activities largely deal with the consumption of materials, and thus, the necessity of wisely producing, using, and disposing of these materials cannot be over-emphasized. Exercising this care and forethought will require a re-evaluation of our priorities and activities.

Viewing it another way, continued, mindless consumption, spurred by artificially created or exaggerated needs, jades one's senses and perceptions of what is necessary, desirable, or even attainable in life. Perhaps *Less Is More* may also be taken to mean that our appreciation and satisfaction can be better focused and realized when we are not inundated with things, products, possessions, and the like. To prevent this profusion of material goods, many of questionable real value to us, we must select things more judiciously in accordance with our actual needs, but, at the same time, considering what our personal resources are, and what the nation's and the world's natural resources are.

Using the Manual

Each topic features an "illustrated" activity which is designed for students at the beginning reading level. The other activities and worksheets are more appropriate for students at the intermediate level and above, although direct assistance by the instructor will facilitate their use by all students.

The first topic deals with personal finances in a manner suggesting that they are resources to be managed and utilized fully and wisely. The next topic presents some specific suggestions and guidelines with regard to making sound choices when using one's personal resources to purchase

food and clothing. The final topic uses a common, major, consumer commodity, the automobile, as a case in point for demonstrating enlightened environmental consumerism.

For the first time in the Social Living Skills series, the manual for the accompanying, supplemental filmstrip (in this case, also entitled *Less Is More*), is incorporated in this teacher's lesson plan manual.

As a means of keeping the basic teacher manual intact, the student worksheets are provided both in the manual and separately as a packet of duplication masters which accompanies the manual. These duplication masters were, of necessity, numbered sequentially rather than in correspondence to the numbers used on the following pages. Thus, the legend below establishes their relationship:

INSTRUCTOR'S MANUAL	8, 9, 10, 11, 12, 15, 16, 17, 18, 19, 20, 21, 22, 27
DUPLICATION PACKET	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14

INSTRUCTOR'S MANUAL	28, 29, 30, 31, 32, 33
DUPLICATION PACKET	15, 16, 17, 18, 19, 20, 21 (EVALUATION SHEET)

MONEY MANAGEMENT

Objectives

- To make students aware of the danger and the waste inherent in the improper management of resources generally and personal resources specifically
- To lead students to discover that good money management practices can lead to a better and more productive way of living

Background Material for the Instructor

Why We Should Manage Our Resources

The conservation and management of natural resources (e.g., minerals, water, timber) and created resources (e.g., money, services) is a major concern confronting the world today. Burgeoning consumption of resources reduces supply while growing populations swell demand for resources with a resultant increase in cost. Apart from creating long-term or permanent scarcity of many resources, this situation magnifies the problem for those with limited resources because their purchasing power is continually eroded due to the inflated cost of goods and services they need. Thus, reducing our demand for non-essential goods will contribute to a general lessening of demand for resources and, at the same time, free our monetary resources for more essential purposes.

For those who *have*, the problem is making them aware that the supply of resources is not bottomless and that proper management is necessary, lest the supply become exhausted. For the *have nots*, the problem is getting the most from the resources available to them. Neither is an easy task. Both require educating the consumer. Much of the education for those whose resources are few must involve good money management. Four of the major aspects of money management: loans, banking services, credit, and budgeting will be presented here.

Loans

When a person needs money he should shop for it in the same way he shops for anything else, borrowing where he can get the best deal. Not all loaning agencies are the same. Below are some basic differences.

- At *banks* the cost of borrowing money is usually the lowest, but banks set higher credit standards than other loan-making agencies.
- At *loan companies* the cost of borrowing money is more than at a bank because these companies will lend money to a person whose credit may not be good enough to enable him to borrow from a bank.

- At *credit unions* members make loans to each other. Many major companies have this type of savings organization for its members.

- *Pawnbrokers* lend money on the pledge of goods, ranging from 50 percent to 90 percent of the value of the goods. They may charge up to 30 percent a year on loans under $100 and 18 percent a year on loans above $100.

- *Loan sharks* lend money illegally. They are not licensed as the moneylending institutions above. They often may charge as much as 100 percent interest on the money borrowed.

- With some types of *life insurance*, one may borrow on the policy's cash value at low interest rates. In fact, money thus borrowed may be invested in bank savings certificates (for periods ranging up to seven years) at rates as much as 50 to 60 percent higher than those paid to use the money. *Retirement* and *pension systems*, like credit unions, are often another source of low-cost loans for members.

Before signing any papers for a loan of money, the borrower should have answers to the following questions:

- How much cash will I receive from the loan?
- How much interest will I pay for the borrowed money?
- What is the amount of each payment?
- When is each payment due?
- How many payments must I make?
- What will happen if a monthly payment is late?
- Is there anything I have to pledge as security for the loan?

Paying Bills

There are three ways to pay bills: with cash, by check, or by money order. Each method of payment deserves some consideration.

1. Cash is the cheapest way to pay bills since there is no expense to the payer. However, he must be sure to get a receipt for the money paid. Otherwise, there is no evidence that he has paid the bill and he has only his memory as a record of his expenditures (unless he has his own system of recording expenditures).

2. Checks are cheaper than money orders; they usually cost 10¢ regardless of the amount of the check.* No receipt is necessary because the cancelled check is proof of payment and can be used when filing income tax returns. The money is protected against fire and theft because it is in a bank, yet one does not have to go to a bank to make out a check.

*Here again, one should shop around. Some banks in the community have promotional offers of no-strings attached, free checking accounts to high school and college graduates on the occasion of their graduation, and to senior citizens. Many banks offer free checking if a minimum balance or $300-$500 is maintained in the account. However, what is gained in the value of free checks is lost since your $300 is "unavailable" and not earning interest for you.

3. Money orders cost $.25 when issued in amounts up to $10.00; $.35 for amounts from $10.01 to $50.00; and, $.40 for amounts above $50.00. They must be purchased at a bank or post office. A money order can be cashed anywhere in the United States, whereas not all business establishments and individuals will accept personal checks.

Credit and Installment Buying

Consumers may "borrow" money in ways other than by going to a bank. Credit cards and charge accounts are available to those who qualify for them. There are two types of credit cards: one is issued by a single company for use within its own retail outlets; the other is a card issued by a bank and can be used in many commercial establishments. Users of the bank-issued card receive a monthly statement listing all charges and payments. Usually if payment of the entire bill is made within 30 days of the billing date there is no interest charge.

There are many different types of charge options available to consumers, but the two most popular are the 90-day charge and the revolving charge. The 90-day charge is popular with department stores and requires only that the user pay one-third of his total bill every 30 days. The revolving charge usually has a fixed maximum that can be charged, and the minimum payment is a fraction of the total amount owed each month. However, a finance charge is assessed monthly on the unpaid balance.

There is real danger for the consumer in credit buying. Because credit is given so readily by stores and businesses, it is very easy for the consumer to charge more than he can pay. He then finds that he must make some sacrifices in other areas of his budget in order to meet his payments. If he gets to the point where he cannot make those payments, the law may require that his employer deduct them from his pay before he receives his check, or the item he has purchased may be taken back by the seller and the consumer loses the money he has already paid. This is why it is important that the buyer weigh very carefully whether he wants to pay cash or use credit to purchase an item. For example, it is desirable to pay cash in that it eliminates interest, finance charges, and monthly payments.

On the other hand, large items such as automobiles, refrigerators, televisions, and stereos usually require more cash than the buyer has available. It is then that he must decide whether buying the item immediately and having the privilege of using it while he is paying for it is worth the extra cost of the finance charges. Suppose, for example, an individual wants to buy a television priced at $400. Let us assume he doesn't have the cash to pay for it, so he considers the option of buying it on time. He needs to consider:

-initial cost - $400.00
-minimum down payment - $40.00
-interest rate - 1 1/2 percent per month on the unpaid balance (18 percent per year)
-installments - $30.00 per month for 1 year (plus interest)

What do all these figures mean? A close look indicates that, after the down payment, $360.00 of the purchasing price remains, to be paid over one year. Really, the buyer is using that money for one year, and he must pay for the privilege of doing that. At the beginning of the year he owes $360.00; at the end he owes $000.00. Because, with a revolving charge

account, he pays interest on the unpaid balance only, his average balance is $180. Eighteen percent of $180.00 is $32.40, the cost of the credit. This added to the $400.00 selling price makes the cost of the television set $432.40.

These figures reveal that this kind of credit is one of the poorest buys for a consumer and it is another example of the way Americans waste resources. However, if there is no other source of funds available to the buyer (i.e., savings or a bank loan), his credit card may look very good to him. Perhaps he can justify the interest charge because, while watching television, he will be saving the money he might otherwise spend on movies for entertainment, or television viewing may keep the children at home.

Should the consumer choose to buy a product using an installment plan, it is critical that he read the terms of his contract carefully. He should look carefully for:

-a complete description of the item being purchased
-the cash price
-the down payment
-the rate of interest
-the installment payment dates
-the penalty for late payment
-what happens when an installment is missed

Assuming his credit and the economic situation were such that he could secure a consumer loan from a bank, this would be a better investment for the buyer than installment buying. The best deal, however, is still a cash purchase, and because it is, the buyer should consider the credit card or the bank loan only if cash is not available, and then only after careful examination of the priorities he has established through budgeting. Savings that can be realized through budgeting make cash available for larger purchases. This money, when set aside each pay period, will grow faster if it is put into a savings account where it will accumulate interest. As a result, the individual gains in two ways: he avoids paying for credit and his money earns interest for him in the bank.

Budgeting is perhaps the most important phase of money management. How well a person allocates his income determines his buying habits and influences much of his financial behavior. Because it is so crucial, budgeting is introduced in the form of a student worksheet.

Worksheet Activities

1. *STUDENT INFORMATION SHEET*

The instructor should familiarize himself with budgeting, if he feels a necessity to, through a reading of sources related to the subject. Then read to or with the students *WORKSHEET 1.* Through class discussion, provide students with additional information as may be necessary for understanding the Objectives and for completing the other Activities which follow.

2. *CREDIT CART*

Members of the class, especially those at the beginning reading level, should use this illustrated worksheet as a means of expressing their impressions of the uses of credit cards. Their responses should be noted in the spaces provided and then discussed with the entire class.

3. *KEEPING A BUDGET*

So that students may have practice in budgeting and to make them aware of how they are spending their money, have them complete the budget on *WORKSHEET 3* and keep a record of their spending for one month. Use the question which follows the budget as motivation for a discussion of spending habits.

4. *CHARGE ACCOUNT STATEMENT*

Since these students are, or will be, using charge accounts, it is imperative that they understand their commitments when entering into the contract. By studying the sample charge statement in *WORKSHEET 4* and answering the questions following it, students should become more knowledgeable about the mechanics of a revolving charge account.

5. *CREDIT CONTRACTS*

To make students aware that not all stores and businesses offer the same credit terms, and also that it is desirable and profitable to shop for credit, have them secure credit contracts from several local business establishments. By completing the table on *WORKSHEET 5* they will be able to see the differences and make some judgements. This survey should influence their buying habits.

Supplementary Activities

1. Special news features and the writings of such syndicated columnists as Sylvia Porter are valuable sources of consumer tips which aid in money management. Ask members of the class to watch for these and bring them to the class as newsclippings for a discussion activity.

2. Background information and a selection of appropriate activities can be found in the Bureau's materials on consumer education. Of particular interest would be the filmstrip and manual, *Shopping For Money*.

WORKSHEET 1: STUDENT INFORMATION SHEET

In the face of recent (and recurring?) gasoline and heating fuel shortages, our eyes were opened to the frightening truth that we must better conserve our natural resources or face the possibility of making do with less and less sooner than we had anticipated. Since then, much has been done to educate people about our natural resources and the individual's role in conserving them, but much remains to be done.

There is another area of conservation that should hold our attention also - the conservation of *created* resources. Created resources are those things that man has made that we find essential. Money is one of these resources. We know that money opens many doors for us and without it we are limited in the number of things we can do and have. We also know that there is no unlimited source of money. Thus, conservation of money becomes important because, the more careful we are, the more productive our way of living can become.

One way of conserving money is through budgeting. Budgeting really means knowing where your money is spent and whether it is being spent wisely. The major factors which influence budgeting are income, basic needs, values, goals, and the kind of community in which you live. A budget:

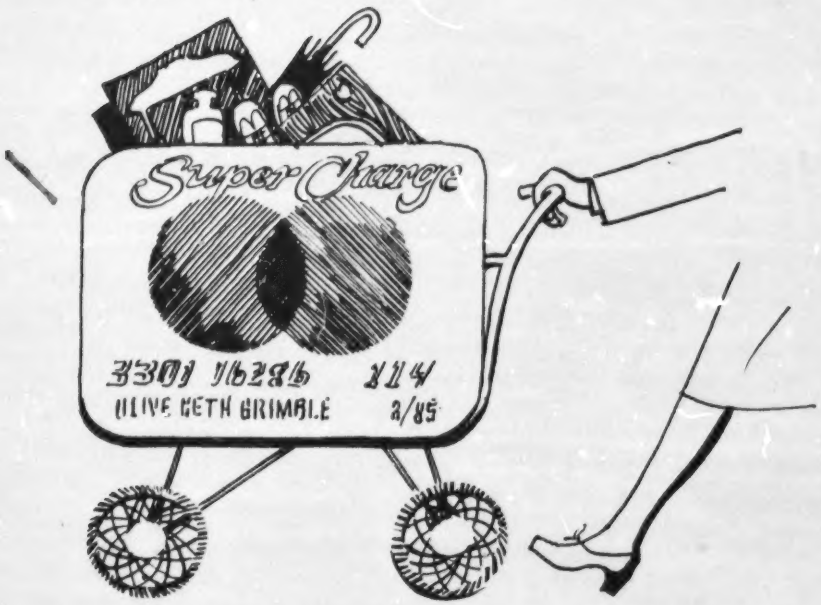
- Develops an understanding of one's financial situation
- Helps us live within our income
- Guides our spending to meet needs that are determined in advance
- Helps us get the most from our income
- Enables us to save money

The basic steps to follow when developing a budget are to:

- Determine the total income of family members on a weekly, biweekly, or monthly basis.
- List by priority items to be included in the budget.
- Allot a certain amount of money for each item in the budget: food, clothing, rent or mortgage payment, insurance, medical expenses, transportation, personal savings, and any others that relate to your situation. These figures can be arrived at by examining past patterns of spending.
- Keep track of actual expenses in each of these categories for the given time period.
- Compare the actual expenditures with the initial allotment.
- Evaluate the allotments and the expenditures and reassess the priorities, if necessary.

WORKSHEET 2: CREDIT CART

Instructions: Study the picture below in which the shopping cart has become a "credit cart." Then answer the questions below.



1. List ten items that can be purchased with a credit card.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. Which of these ten probably should not be purchased with a credit card?

_____

WORKSHEET 3: KEEPING A BUDGET

Instructions: Below is a sample budget for one month. Add any items in the left column that may pertain to your own situation. Enter the amount you think you will spend for each item for the coming month in the column "Amount Budgeted." Then keep comparing them to the projected amount.

Budget and Record of Expenses

March

Money available _____

Money spent _____

Difference (+ or -) _____

Items	Amount Budgeted	Amount Spent by Weeks 1st	2nd	3d	4th	Total Amount Spent
Food						
Housing						
Household operation (heat, light)						
Clothing						
Transportation						
Health care						
Recreation and entertainment						
Contributions						
Savings						
Miscellaneous expenses						
Total						

Now that you have kept a budget for one month, describe below any changes you would like to make in your spending habits. _____

WORKSHEET 4: CHARGE ACCOUNT STATEMENT

Instructions: Study the charge account statement below and then answer the questions on the next page.

CENTERTOWN BANK

Charge Statement

Miss Melissa Malm
326 West Side Drive
Centertown, U.S.A.

TOTAL NEW BALANCE 189.91

TOTAL MINIMUM PAYMENT 10.00

AMOUNT ENCLOSED $

PLEASE RETURN THIS PORTION

ACCOUNT NUMBER	CREDIT AVAILABLE	NO. OF DAYS IN BILLING CYCLE	BILL DATE	PAYMENT DUE DATE
123456789	810.09	30	9-24-74	10-19-74

FINANCE CHARGE BALANCE ON PURCHASES *

RATES ON FINANCE CHARGE BALANCE - PURCHASES
PERIODIC RATES
First $500. - 1½ % Per Month [Subject to 50¢ Minimum Charge on Balances under $33.34]
Over $500. - 1% Per Month
ANNUAL PERCENTAGE RATES
First $500. - 18%; Over $500. - 12%

FINANCE CHARGE BALANCE ON CASH ADVANCES*

RATES ON FINANCE CHARGE BALANCE CASH ADVANCES
PERIODIC RATE .03312% Per Day
ANNUAL PERCENTAGE RATE - 12%

DATE POSTED	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION	NEW PURCHASES AND CASH ADVANCES	PAYMENTS AND CREDITS
8-26		Thank You		78.00
8-28	8765	Quality Clothing Store	69.75	
8-31	4321	Buy-Rite Drugs	5.[illegible]	
9-6	9753	Main St. Garage	7.8[illegible]	
9-10	8642	Regency Apparel	24.13	
9-12	1357	Maple Furniture Store	59.89	
9-16	2468	Ted's Travel Lodge	22.87	

SUMMARY	PREVIOUS BALANCE	— PAYMENTS & CREDITS	+ FINANCE CHARGE	+ NEW TRANSACTIONS NO.	NEW TRANSACTIONS AMOUNT	= NEW BALANCE	MINIMUM PAYMENT
CASH ADVANCES							
PURCHASES	78.00	78.00	.00	6	189.91	189.91	10.00
						189.91 TOTAL	10.00 TOTAL

NO ADDITIONAL FINANCE CHARGE ON PURCHASES IF PAID BY PAYMENT DUE DATE.
FINANCE CHARGE ON CASH ADVANCES CONTINUES UNTIL PAYMENT IN FULL.

(CONT.)

WORKSHEET 4: CHARGE ACCOUNT STATEMENT (CONT.)

1. What was the previous balance? _____
2. How much of this was paid? _____
3. How much was the finance charge? _____
4. How many new purchases were made during the current billing cycle? _____
5. What was the total cost of these purchases? _____
6. What is the new balance? _____
7. What is the minimum payment that can be made? _____
8. When is the minimum payment due? _____
9. What is the annual percentage rate of interest on charges up to $500? _____ On charges over $500? _____
10. What does "cash advances" mean? _____
11. How much credit is still available to the credit card holder? _____
12. How much credit will be available after this bill is paid? _____
13. What finance charge would be added next time if you made only the minimum payment and did not charge any more purchases before the next bill? _____
14. What is the maximum payment that can be made? _____
15. How large a payment would you make? _____

WORKSHEET 5: CREDIT CONTRACTS

Instructions: Obtain copies of credit contracts from several local stores. Read each carefully, make comparisons using a chart like the one below, and see who gives the best deal.

Company	Annual & Monthly Rate of Interest	Down Payment (% of selling price)	Repayment Period (90 days, 24 months, etc.)	Late Payment Penalties

FOOD AND CLOTHING PURCHASES

Objectives

- To acquaint students with practices that can be followed to effect savings in food and clothing purchases
- To introduce various skills which can be employed by consumers to minimize the waste of money, time, and resources.

Background Material for the Instructor

Much has been said in the section on MONEY MANAGEMENT about Americans' wanton use of their resources. Although that section deals with the waste involved in buying on credit and borrowing money, there are many other wasteful spending habits that might be eliminated upon closer examination. For example, unnecessary and excessive expenditures for food and clothing by many consumers is common. Because of this, and because a major portion of one's income is spent on food and clothing, a closer look at these two areas might be enlightening.

It is intended that from the role-playing exercises and the activity following them students will glean buying tips that will effect savings for them. For example, from Alma and Betty's shopping trip, students should recognize that: it is beneficial to search the newspaper for advertised specials before going shopping; savings can be realized in transportation to the shopping area; end-of-the-season sales are bargains; one must be wary of advertising gimmicks; and, goods and services are sometimes available in places other than the usual outlets.

The recommended percentage of a family's gross income that is spent on food varies with the size of the family, but generally it is between 15 percent and 20 percent. Through a reading of the comparative food-buying routines of the Hansons and the Clevelands, students should become aware of these good purchasing habits: shop in chain stores when advisable; use a shopping list; purchase in quantity; use substitutes when possible; consider buying day-old bread; and purchase in bulk when practical.

As a supplementary activity, it is suggested the students go on an actual shopping trip, and it is hoped that they will be able to put into practice the buying suggestions brought out in these discussions.

Worksheet Activities

1. *FROZEN FOODS*

Members of the class, especially those at the beginning reading level, should use this illustrated worksheet as motivation for a discussion about the cost of frozen foods. Their responses should be noted in the spaces provided and then discussed with the entire class.

2. *ALMA AND BETTY*

The instructor should familiarize himself with the subject through a reading of the Background Material and any other pertinent sources. Then two women should enact the dialog between Alma and Betty. In the discussion which follows, provide the students with additional information, such as is contained in the Background Material, which will enable them to understand the Objectives and to complete the other Worksheet Activities which follow.

3. *THE HANSONS AND THE CLEVELANDS*

Not all families are consistent in their food budgeting as has been pointed out. This worksheet follows the buying practices of two fictitious families. Try to reinforce the buying tips which are represented in this consumer itinerary.

4. *BUYING TIPS*

This worksheet offers some buying tips for consumers purchasing food and clothing. Read the worksheet to or with the class, and then discuss each item as necessary.

Supplementary Activities

1. Students should realize that when shopping it is wise to be aware of unit cost, i.e., price per pound, price per ounce. They should look for the best buy per unit. You may wish to have a local supermarket manager speak to the class about unit pricing and how to recognize the best buys.

2. To bring home to students that savings can be realized by following intelligent shopping practices, you may wish to divide the class into two groups, give them identical shopping lists, and send each into a supermarket to purchase the items on the list. Tell one group to buy any way it wishes, paying no particular attention to price, quality, brand names, frozen or canned or fresh, etc. Instruct the second group to observe all the good buying practices that have been discussed in class. Have both groups save their cash register tapes for comparison. Discuss which group obtained the better buys and why.

3. This Bureau has publications which would serve as useful supplements on the subject of food and clothing purchases; namely, *Tips on Food Purchasing* and *Tips on Purchasing Clothes*.

WORKSHEET 1: FROZEN FOODS

Instructions: Frozen foods are popular with housewives because they are easy to prepare, but they are more expensive than fresh foods or canned foods. List below as many reasons as you can why frozen foods are more expensive.

Frozen foods are expensive because:

_____

_____

_____

_____

_____

WORKSHEET 2: ALMA AND BETTY

Instructions: Read carefully the following dialog, noting particularly the buying habits of Alma and Betty. Then in the columns which follow the dialog, list the habits of each. An example has been provided in each column.

The scene is any apartment house in Central City. Alma and Betty are planning a shopping trip.

Alma: Betty, have you read the paper for any specials?
Betty: No! Why read the paper? There are so many ads, who can be bothered! You know I do most of my shopping at Zinn's; it's air-conditioned and I like their clerks.
Alma: Well, I have my list made up for five stores.
Betty: Let's quit the talking and get to shopping. Hold it, I forgot my credit cards.
Alma: I thought you said that last month you could only make the minimum payment and had to pay finance charges?
Betty: So, this week Ken gets some overtime at the plant and I'll have money to burn.

The scene shifts to the bus stop.

Betty: That darn bus is late. Let's take a taxi.
Alma: Are you crazy? A taxi would cost us $2.00 each; a bus costs only $.25.
Betty: Yes, but we'll get there 15 minutes sooner.
Alma: I'm not in that big a hurry. Here comes the bus now.

The scene is the bus.

Betty: What's tops on your list for today, Alma?
Alma: We have been saving two months for new summer and winter coats, and I see that Zinn's and E-Z Plaza have sales.
Betty: A winter coat in March?
Alma: Sure! Why not? You can get a good bargain at end-of-the-season sales.
Betty: But who wants a coat that will be out of style next year?
Alma: O.K. O.K. What are you looking for today?
Betty: Nothing in particular. I just feel like some new clothes, plus I have to buy Ken's brother a wedding present.
Alma: That's right! The wedding is next Saturday. Have you decided what to get him?
Betty: Ken said to buy anything I want. Here we are at Zinn's.

WORKSHEET 2: ALMA AND BETTY (CONT.)

Alma: I will meet you here in an hour. I am going across to E-Z Plaza to look at that coat.
Betty: You and your sales. That's all you think of. It certainly takes the joy out of shopping.

Betty, upon entering Zinn's, goes immediately to the sports clothes section.

Clerk: Can I help you, madam?
Betty: What a pretty outfit you're wearing.
Clerk: Thank you. I bought it right off the rack here in the store.

Betty thinks to herself, "I have to have one! Ken will go wild!"

Clerk: Here we are. This is just like mine only it has a different color combination.
Betty: I'll take it.
Clerk: That will be $40.00, plus tax. Cash or charge?
Betty: $40.00? That's more than I expected to pay. But I have to have it. Charge.

The scene switches to a small TV and radio shop next to Zinn's.

Manager: May I help you, madam?
Betty: Not really, I am just looking. What does the sign on this special mean, "Person Who Buys This $18.00 Radio Can Win a Paid Vacation for TWO"?
Manager: This is a special promotion this month. The people who buy this radio complete an entry blank and will be eligible for the prize.
Betty: Well, I guess we could use a radio in the bedroom. Charge it.
(The manager didn't tell Betty that it was a national contest and there would be only one winner.)

The scene returns to Zinn's.

Betty: It looks like you got the winter coats.
Alma: What buys! They were reduced 50% and they also had children's coats on sale. I was able to get everything for slightly less than the amount we budgeted.
Betty: Well, aren't you smart! What's in the bag?
Alma: Oh, I stopped at the discount drug store and got soap, aspirin, toothpaste, and shaving cream. No specials, but things certainly are cheaper than back in the neighborhood. What did you buy?
Betty: What an outfit! Is it ever sharp. I also got a radio and a chance to win a vacation for two. Enough talking about that. Where are we eating lunch?

WORKSHEET 2: ALMA AND BETTY (CONT.)

The scene is the lunch counter.

Betty: Alma, I was noticing your new hairdo on the way down. Who did you have do it?

Alma: Funny story about that hairdo. My cousin Joan had her hair done at the Vocational School on 5th Street and told me about it so I went down last week. It only cost a dollar for wash, cut, and set.

Betty: You're kidding! Those kids couldn't do that good a job.

Alma: Joan also told me about free dental care and eye clinics at the University Medical School. She's well satisfied. You remember Joan. She's the one who told us last year about the public health clinics and free shots for children. You mentioned last week how great that was and all the money you saved.

The two women finish eating and head for the bus stop.

Alma: Look at this, Betty. This must be the place the Reverend was talking about: Department of Law, Bureau of Consumer Frauds and Protection, (other offices in Albany, Binghamton, Buffalo, New York City, Plattsburgh, Poughkeepsie, Rochester and Syracuse).

Betty: That's a fancy poster. "Goals of a Consumer"
-Make intelligent choices.
-Develop the art of becoming a skilled buyer.
-Be an efficient user of goods and services.
-Be aware of social and economic responsibilities.
-Be able to manage personal financial affairs.

Alma: This one says "Ten Buying Guides for Consumer."
-Do not accept merchandise that is not exactly what you ordered.
-Do not sign a contract without reading it carefully.
-Investigate before you buy.
-Do not make financial commitments which you cannot meet.
-Beware of "golden opportunity," "last chance," "final sale," and other such come-ons. Don't be blinded by advertised bargains.
-Do not allow a door-to-door salesman to leave something on approval.
-Get an estimate of repairs in writing, if possible, before allowing an appliance to be taken from your home.

Betty: I guess there are a few things I should do differently. Where did you buy your soap and aspirin?

Alma: E-Z Discount.

Betty: I was going to stop at Sammy's Grocery when we get home, but if you have time let's go over to E-Z Discount.

Alma: O.K.

WORKSHEET 2: ALMA AND BETTY (CONT.)

List the shopping habits of Alma and Betty

Alma	Betty
1. Reads newspaper for specials before shopping.	1 Does not look for specials.

Now that you have made your list, answer the following questions in the blanks provided.

1. Who is the smarter shopper? Why? _____

_____

2. Who is the more wasteful shopper? Why? _____

_____

WORKSHEET 3: THE HANSONS AND THE CLEVELANDS

Instructions: Examine the buying habits of the Hansons and the Clevelands for one week. Then do the written exercise which follows.

Sandra and Jack Hanson and Emilie and Henry Cleveland live in the same apartment house and have, within a six-block area, two food chain stores, discount stores that include in their inventory health and beauty aids, two corner grocery stores, and a small variety store. The income is about the same for both families, and each couple has three children. Let's follow each family through a typical week.

	The Hansons	The Clevelands
Sunday:	Jack buys his favorite premium beer and potato chips at corner store, and stops at variety store for tissues and hair tonic. Sandra sends daughter to corner store for quart of milk and cigarettes. While there, she puts teenage magazine on bill without mother's knowledge.	Emilie does no shopping because food chain store is closed.
Monday:	Sandra buys a half gallon of milk and TV dinners at food chain store. Sandra's son puts candy and gum on bill at corner store, without her knowledge.	Emilie looks in paper for specials. She purchases hot dogs for franks-and-beans supper, powdered milk for baking, canned vegetables.
Tuesday:	Sandra buys fish, bread, milk, and beer at food chain store; buys new slacks she noticed in variety store, even though they're not a good fit, because she liked the color. At night Jack sends his son out for soda and pretzels. Chain store is closed so he buys them at corner store.	Henry stops at local bakery on way home from work and buys day-old bread. He does this every Tuesday and Friday.
Wed.:	Sandra buys a quart of milk, prepared topping, and frozen vegetables at chain store.	Emilie notices specials on paper products and clothing at a discount store. She buys paper towels, tissues, school supplies, and underwear for the kids. Underwear is classified as "seconds", but they have only minor flaws.

Thurs.:	Sandra stops at chain store to buy a dozen eggs, a half gallon of ice cream, and a can of peas.	This is Emilie's major shopping day, and after checking newspaper for specials she makes up a list for two chain stores. She buys only what is on list unless it is an unadvertised special she needs.
Fri.:	Sandra shops extensively at chain store. She does not have a list and buys popular brands because she feels she wants the best. Not knowing that Sandra went shopping, Jack stops at another market and buys special items he wants.	Emilie buys shaving cream, toothpaste, and soap at the discount store.
Sat.:	Sandra sends son to corner grocery for four frozen pizzas for lunch.	Henry buys beer and soda at beverage discount center. He buys domestic brands by the case.

List below the good and bad buying habits of the Hansons and the Clevelands. One has been listed in each category as an example. Discuss each habit you list.

Jack and Sandra Hanson	Henry and Emilie Cleveland
Good Habits:	Good Habits:
1. Do some buying at a chain store	1. Use newspaper ads in shopping
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____
Bad Habits:	Bad Habits:
1. Charge purchases	1. Do not check non-food items which might be on sale at food chain store
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____

WORKSHEET 4: BUYING TIPS

Instructions: Read the following food and clothing buying tips and discuss them with your instructor.

Food

- When buying meat:
  - Consider buying whole chicken, cut up.
  - Consider buying sliced pork loin instead of pork chops.
  - Use chicken back, wings, and necks for stews and soups.
  - Look for cut, grade, leanness, and color in meats.
  - Beware of meat packages that do not display at least one whole side.
- Buy staples such as flour and sugar in large quantities.
- Buy fresh fruits and vegetables in season; the comparable item is less expensive than canned or frozen fruits and vegetables.
- Buy canned rather than frozen goods; they're less expensive.
- Buy day-old baked goods.
- Compare unit costs (price per pound, price per ounce, etc.).
- Make your own toppings; for example, a variety of shake-and-bake can be made from dry cereal and powdered cheese.
- Beware of trading stamps. Generally, for every dollar's worth of groceries purchased you receive stamps valued at $2\frac{1}{2}$ cents. An expenditure of $120.00 would be required to get $3.00 worth of stamps (and, the store pays for them with higher prices).
- Beware of specials; there may be other brands that are cheaper than the specials.
- Avoid gimmicks like toys in cereal.
- Avoid food fads; many, such as astronaut foods and instant jello, are expensive.
- Do not food shop when hungry.
- Make a shopping list and stick to it.

Clothing

- Utilize end-of-the-year sales.
- Consider function versus appearance.
- Avoid fads.
- Consider washable items versus items needing drycleaning.
- Purchase clothes that have more than one use.
- Purchase clothes that go with clothing you already have.
- Purchase tight weaves rather than loose weaves.
- Look for snags, pulled threads, loose buttons and button holes, and loose threads and snaps.
- Be sure the zipper is smooth and covered with cloth and that the collar lies smooth and flat across back of neck.
- Avoid material that wrinkles. Crush the material, then let it go; if it looks wrinkled, it will wrinkle when you wear it.
- Look for waterproofed material, which does not permit water through it, as opposed to waterrepellent material, which does not shed water as well.

THE CONSUMER, THE ENVIRONMENT, AND THE AUTOMOBILE

Objectives

- To illustrate for students the impact of the automobile upon our environment
- To permit students to discover the personal and societal economic implications of continuing our unreserved dependence upon the automobile
- To suggest ways of improving the personal and environmental economics of automobile ownership

Background Material for the Instructor

Winston Churchill once said that the worst disaster in the history of mankind was the invention of the automobile. It is possible that many motorists, immobilized during rush hour on a hot summer day, might momentarily agree with him. However, once radiators and tempers have cooled off, the answer would probably be different. Statistics support this conjecture. In a questionnaire circulated a few years ago, people were asked about the automobile — "Is it worth it?" Eighty-five percent of the respondents unhesitatingly proclaimed — "yes!"

Other statistics offer proof that the number of automobiles on America's highways is increasing steadily. In 1950, 59 percent of American families owned automobiles. By 1970, the figure had risen to 80 percent. Nearly one-third of those families owned two cars, in part causing the average passenger load per American automobile to drop to 1.2 persons.

The Influence of the Auto on Our Lives

Dependence upon the automobile has led owners to a situation wherein much of their lives is controlled by the auto and activities surrounding it. And it has led them into a vicious cycle. The mobility provided by automobiles has enabled many to live in the suburbs, to patronize shopping centers and drive-in movies, and to spend weekends in the country. But in the process of moving into this lifestyle, the now-familiar urban sprawl has developed and has heightened dependence upon the car. The vicious cycle continues as the number of people involved in plying city streets, in and out of the suburbs, and back and forth from home to open spaces increases. The demand for mobility necessitates the use of the automobile. And yet, ironically, the auto has at the same time become impractical and distasteful. It can no longer be said to provide comfort, convenience, or reliability. Ask the man who spends two or three hours a day commuting on crowded highways or who tries to come home from the beach on a hot Sunday afternoon. And so the once-convenient automobile often betrays the owner. Even more tragic, perhaps, is that it has betrayed the environment.

Examine the chain of events involved in the life of an average car. It would be good to be able to say the life "cycle" of the average car. Unfortunately, it is not always a "cycle." If, upon a car's demise, the materials used in its construction were recovered and reused to make future cars, one environmental problem would be mitigated somewhat. But the thousands of abandoned cars rusting on city streets are testimony that large quantities of potentially reusable materials are wasted. A study of automobiles built between 1954 and 1965 showed that a car weighing 3600 pounds contained about 2500 pounds of steel; 500 pounds of cast iron; 32 pounds of copper; 54 pounds of zinc; 51 pounds of aluminum; and 20 pounds of lead. These figures multiplied by all of the cars produced each year reach a staggering amount. Cars consume approximately 65 percent of all rubber used in this country; 41.2 percent of all iron; 16 percent of all steel; 11 percent of all nickel; 29 percent zinc; 8.2 percent of all aluminum; and 7.8 percent of all copper. Nearly all of these materials are reusable, but they rarely are reused even though technology for recycling these important metals is available. More copper and lead is recycled in the United States than is mined here, and there is a market for these recycled materials.

Why, then do so many abandoned cars (57,000 in New York City in 1967) fill streets, vacant lots and highways, contributing to the visual blight enveloping our cities and countryside? One reason is that it is not profitable for a car owner to dispose of his automobile in an environmentally sound way. It costs him more to have his car towed away than he realizes for the parts and scrap metal. The problem of the abandoned car is one that has not yet been solved, and until it is, the discarded monuments to the incongruities of our motorized age will be in evidence on street after street. Those that make the junk yards their final resting place are cited in every litany of environmental degradation. Their naked ugliness serves as a reminder of the horrible waste of lives and money, as well as precious metals.

The Cost of the Automobile

No discussion of the automobile is complete without a consideration of cost. The steady streams of traffic that flow among the superhighways extract a toll from a once beautiful landscape. The auto must be fed, housed, and cleaned. Gas stations, service stations, car washes, parking lots, automobile parts stores, and used car lots occupy large expanses of property in every city and town. Highways bisect cities, adding to the sense of alienation associated with the urban scene. Many thousands of acres of crop and oxygen-producing rural land on the edge of cities have been paved with concrete and lined with the service agencies necessary to keep automobiles running.

The greatest cost, however, is in human lives. The automobile is the largest single killer of young people between the ages of 17 and 25 in our nation. The cities reflect the highest fatality rate, 3.5 lives per 10,000 automobiles. The national total for fatalities is over 55,000 annually.

Auto-related costs are staggering. The price of a new car is over one-third of the average yearly family income. One of every four dollars in retail sales is spent on purchases connected with the automobile. Over and above these figures are the costs for insuring and servicing the family car.

Hidden costs are equally large. Some of them - policing, road building and repairing, loss of tax revenue on land used for roads and municipal parking lots - are measurable. Costs in the form of harm done to society through air and noise pollution, breakdown of the inner city, and business losses due to traffic congestion in the central business district are equally difficult to measure. However, their impact is felt by everyone who spends any part of his life in an urban area. Undoubtedly, the most important single harmful effect of the automobile is on human health. The effects of carbon monoxide from automobile exhaust on the human body are dizziness, headaches, fatigue, irritability, and changes in heart and vascular conditions when continuously exposed to even moderate levels of the gas. At higher levels, people show impaired judgment and coordination. Many automobile accident victims have shown carbon monoxide blood levels higher than normal amounts.

Two other pollutants given off in large quantity by automobiles are hydrocarbons and nitrogen oxides, which are especially dangerous when they combine in the presence of sunlight to form photochemical smog. Ozone, a by-product of this reaction, affects lungs, aggravates asthma, and causes headaches and dizziness.

One final link in the chain of harmful environmental effects of the automobile is the impact it is having on the national energy supply. The private car is the least efficient method of transportation, from the point of view of energy consumption. Approximately one-half of the gasoline used in the country is used by cars. Over one-fifth of the total energy supply goes to move the family auto. Government studies suggest that the U.S. will have to import over 50 percent of its oil supplies by 1980 if consumption reaches its projected rate.

It is a dismal picture when the pieces are all put together. Confronted by the problem, most people pass the buck to the auto manufacturers and tell technology to solve the problem. It is hoped that retrofit devices, catalytic converters, and a variety of other devices on Detroit drawing boards will make sizeable reductions in the air pollution produced by the automobile. But they will not have much effect on most of the other forms of environmental degradation for which the car is responsible. To make any progress there, changes in habits and attitudes must occur. Urbanites must care enough about the problem to look for alternatives which will make their cities both pleasant places to visit and desirable places to live.

Worksheet Activities

1. *STUDENT INFORMATION SHEET*

The instructor should familiarize himself with the subject through a reading of the Background Material and any other pertinent sources. Then read to or with students, *WORKSHEET 1*. Through class discussion provide the students with additional information, such as is contained in the Background Material, which will enable them to understand the Objectives and to complete the other Worksheet Activities which follow.

2. *BUYING AN AUTOMOBILE*

Members of the class, especially those at the beginning reading level, should use this illustrated worksheet to stimulate their thinking about what considerations are most important when purchasing an automobile. Their responses should be noted in the spaces provided and then discussed with the entire class.

3. *OPTIONS*

Students should study the facsimile price sticker from a new automobile, noting particularly the options available. By completing the questions below the sticker they will be forced to consider whether or not the options warrant the added expenses.

4. *POLLUTION CHECK*

Rating themselves or someone in their family as contributors to pollution may cause students to see their responsibility to others and to their environment. The question following the checklist should evoke some class discussion.

5. *PROBLEMS CREATED BY THE AUTOMOBILE*

After students have completed the checklist for *WORKSHEET 5*, a class discussion on how these problems can be solved would be beneficial.

6. *AUTO USE*

Have students complete the questionnaire about the use of the family car, or, if there is none, about the use of a relative's or a friend's car. Use the results of the questionnaire to discuss the questions following it.

7. *OPERATING COSTS*

Students may need some help on how to figure the operating cost of their automobile on a weekly basis, but once they have done this it may prove a revelation to them. Use these facts to encourage a discussion on whether or not the auto is worth the expenditure; how costs might be cut; and, whether or not car use can be reduced through greater reliance on public transportation.

Supplementary Activity

Consider in greater detail, and on a more personal basis, the problem of dwindling oil supplies. If the United States is to use less petroleum and be less dependent upon other countries for what is used, we must find acceptable ways to conserve the fuel. Many people have proposed that the tax on gasoline be increased by 10, 20, or 30 cents. Conduct a survey among class members to ascertain their reactions to questions similar to the following:

- Do you favor this new tax? Explain.
- How would such a tax (consider each amount; 10, 20, or 30 cents) affect your gasoline purchases?
- What would it take to make you buy less gasoline?

WORKSHEET 1: STUDENT INFORMATION SHEET

Instructions: Read the following and tell what the information means to you.

Modern society, in its rush for convenience and the "good life," has often made more problems than it has solved. The automobile is an outstanding example of an invention that was at one time hailed by society, but may soon be cursed by it.

Ever since Henry Ford mass-produced the first low-priced car in 1908, the average American has dreamed of driving his own car. For many young people in their late teens, the first big purchase they make is a car. Many see the automobile as a ticket to the enchanted life. It represents speed, power, beauty, and convenience; for many, it is a status symbol.

Now, with more than 80 percent of American families driving their own cars, we are starting to think twice about the automobile. In addition to giving us the things we dreamed about, we find that it is hurting us and our environment. Rush hour and holiday traffic causes frayed nerves and hot tempers. Abandoned cars, old tires, automobile "graveyards," used car lots, and billboards make our cities and roads look ugly and dirty. Farms and forests are covered by cement to make roads. Accidents kill and injure more people than wars do.

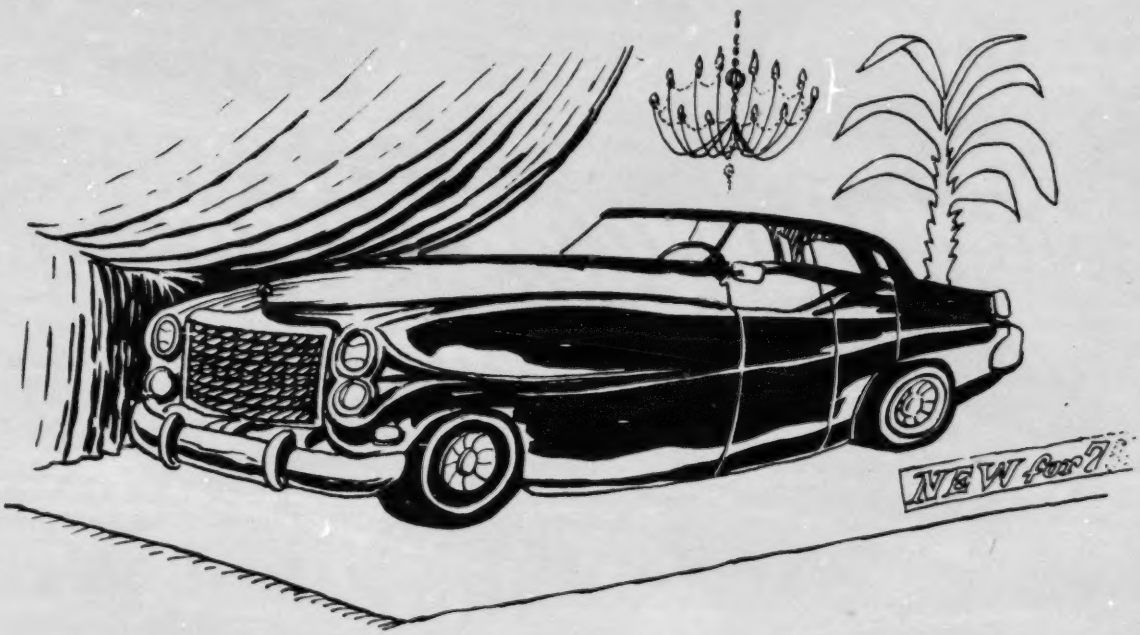
Air polluted by the automobile engine hurts millions more in ways that are not as easily seen. Automobiles account for more than 50 percent of all the pollutants in the air. The concentration is even greater in large cities. Carbon monoxide, the chief pollutant given off by cars, causes headaches, dizziness, nausea, and can even lead to death. Nitrogen oxides and other chemicals, which make up *smog*, damage nose, throat, and lungs.

Cars are consuming the world's supply of petroleum at an alarming rate. Most Americans are not geared to being conservation conscious when dealing with their automobiles. They are more concerned with the luxuries of driving than with saving gas. The car buyer today has available to him a number of options for his new automobile that provide the ultimate in comfort but which "eat up" the gas: power brakes; power steering; automatic transmission; air conditioning; and a variety of motor sizes. To the wasteful consumer who is unaccustomed to "going without," the disadvantages of the auto are rarely considered. Styling changes promoted by advertising encourage people to get rid of autos before their usefulness has ended. As a result, millions of tons of valuable metals become surplus and we make little attempt to recover and reuse them.

Many people are starting to realize that something has to be done about the automobile. Most of us are too dependent on it to be willing to give it up completely, but we do have to work together to find ways of reducing that dependence and of causing less pollution. Citizen groups are exerting pressure on auto manufacturers to meet the Federal Government's mandate for stricter air quality standards on new cars. They are also trying to get people to cut down on their use of the automobile. To succeed in this, better methods of public transportation must be available, and people must be willing to join car pools. If we don't do something soon about our cars, they will run us instead of us running them.

WORKSHEET 2: BUYING AN AUTOMOBILE

Instructions: Look at the picture and then list below some things people consider when they buy a new automobile.



Most people consider the following when buying a car:

_____

_____

_____

_____

_____

_____

_____

The person concerned about cost and pollution should consider the following:

_____

_____

_____

_____

_____

_____

_____

WORKSHEET 3: OPTIONS

Instructions: Below is a reproduction of part of a price sticker from the window of a new automobile. Study it, then answer the questions below.

2 DOOR SEDAN (1975 MODEL)	$ 2482 00
INCLUDES AT NO EXTRA COST:	
ALL-VINYL BUCKET SEATS	NC
MANUAL FRONT DISC BRAKES	NC
SADDLE BRONZE METALLIC /5T/	
2000 CC 2V 4-CYLINDER ENGINE	NC
SELECT-SHIFT CRUISE-O-MATIC	212 00
FIVE 6.00X13 BSW TIRES	NC
REAR WINDOW DEFOGGER	30 00
AM RADIO	61 00
TOTAL OPTIONS	303 00
TRANSPORTATION CHARGES	89 00
TOTAL	$ 2874 00

1. List the three options on this new car and the cost of each.

   _____: $ ____ _____: $ ____ _____: $ ____

   How much money could be saved by buying the same car without the options?

   $ _____

2. By not purchasing the options, what besides money could be saved?

3. Are the options absolutely necessary, or could the car and the driver function well without them?

4. What is the effect of these options upon your anticipated maintenance, repair, and gas consumption expenditures during your ownership of the car?

WORKSHEET 4: POLLUTION CHECK

Instructions: Below are 15 things the average car owner can do in the fight against pollution. Rate yourself by checking (✓) the column that applies to you.

STATEMENT	NEVER	SOMETIMES	OFTEN	MOST OF THE TIME
1. Keep the engine tuned, and car in good repair.				
2. Don't let the engine idle when car is not in use.				
3. Go to work or school in a car pool rather than in a car alone.				
4. Use mass transportation whenever possible.				
5. Drive a small car.				
6. Avoid driving during rush hours.				
7. Blow the horn only in case of danger.				
8. Use unleaded or low-lead gas.				
9. Drive sensibly - no screeching starts or stops.				
10. Drive at moderate speed to cut down tire wear and get better mileage.				
11. If there is an air pollution control device, keep it connected.				
12. When the car "dies," take it to an auto wrecker who will make good use of it. Do the same with old tires.				
13. Walk or bike short distances.				
14. Urge elected officials to spend more money for mass transportation; less for highways.				

- If you checked OFTEN or MOST OF THE TIME for fewer than half of these items, do you think it would be easy for you to improve your score now that you have these suggestions? Explain.

WORKSHEET 5: PROBLEMS CREATED BY THE AUTOMOBILE

Instructions: Below is a list of problems created by the automobile. Using the numbers 1-12, rate them in the order in which you find them undesirable. Number 1 will be the item that you find most annoying.

_____ Abandoned cars are dangerous and an eyesore.

_____ Cars cause air pollution.

_____ Highways take the place of farms and forests.

_____ Automobiles cause noise pollution.

_____ Used tires pollute lakes and rivers.

_____ City highways often take the place of poor people's homes.

_____ People are killed and injured in auto accidents.

_____ Streets are so filled with cars, people can't walk.

_____ The world's supply of gasoline is being used up.

_____ The industries which make automobiles and parts cause air pollution.

_____ Billions of man-hours are lost every year in traffic jams.

_____ 60 percent of the land in and around the cities is used for roads, highways, parking lots, gas stations, used car lots, junked cars, garages, driveways, etc.

After completing the questionnaire, discuss the information in terms of the effect the automobile has on our lives. Is a person's use of his car largely determined by where he lives (city, suburbs, county)? Consider:

- Of the families you know, how many own cars? Two cars?
- Are cars used by these people to go to work or to school? Why or why not?
- Are car pools used very much? Explain.
- How much is public transportation used? Why?
- What is the average passenger load per car? How does this compare with the national average of 1.2 passengers per automobile?

WORKSHEET 6: AUTO USE

Instructions: In an effort to better understand the role of the automobile in the lives of all of us, complete the following questionnaire about the use of the family car(s).

AUTO USE QUESTIONNAIRE

Please circle the answers that apply to you.

1. male female

2. Number of people over 18 living in your home:

   1 2 3 4 5 6 over 6

3. Number of cars owned by people living in your home:

   1 2 more than two

4. Do you have a driver's license?

   Yes No

5. Do you use your car to drive to work or to school?

   always sometimes never I don't go to work or school

6. Do you go to work or to school in a car pool?

   always sometimes never I don't go to work or school

7. Do you use public transportation to go to work or to school?

   always sometimes never I don't go to work or school

8. If you use your car more than you use public transportation, why do you? Circle all which apply.

   more convenient cheaper faster safer public trans. not available

9. How many hours do you spend during the average week in your car?

   none 1-5 hours 6-10 hours 10-15 hours 15-20 hours more than 20 hours

10. How many miles do you drive in an average week?

    less than 25 25-30 50-75 75-100 more than 100

11. When you drive your car, how many passengers do you usually have?

    no passengers one passenger two passengers more than two passengers

WORKSHEET 7: OPERATING COSTS

Instructions: Each item below is an expense you bear as a car owner. Fill in the blank for the items that relate to your situation. Figure a monthly cost.

Cost of the Car*	$_____	Repairs	$_____
Registration Fee	$_____	Maintenance (Tires, Tune-ups, etc.)	$_____
Inspection Fee	$_____		
Garage Rental	$_____	Parking Tickets	$_____
Insurance	$_____	Highway Tolls	$_____
Oil and Gas	$_____	Antifreeze	$_____

What percentage of your monthly earnings does the purchase and maintenance of an auto represent? _____

What purchasing, ownership, and driving habits can you change and thereby save money? _____

*The monthly cost of the car based upon the purchase price may be found by dividing 60 (months—assuming you will own the car for 5 years) into the final purchase price (plus interest charges if, as most, you finance the car). The new car described in WORKSHEET 3 (p.29) is used for the following example:

$2874.00 sticker price
374.00 discount (no trade-in; see below)
2500.00
500.00 your down payment
$2000.00 amount to be financed (@ 13.38% for 36 months)

$2500.00 net cost of car
200.00 8% sales tax on net cost
439.00 finance charges
$3139.00

$3139.00 ÷ 60 = $52.32 monthly cost during the five years you own the car

Frequently, you may get a better discount when purchasing an auto if you do not have a trade-in; and you may also receive more for your used car if you can sell it privately. Remember that, when you dispose of this car in 5 years, its value at that time has the effect of lowering your monthly cost for the 60 months you owned it (e.g., $600 value ÷ 60 = $10/mo.; thus, your monthly cost was actually $42.32).

FILMSTRIP MANUAL

to

Accompany

the

Filmstrip:

LESS IS MORE

A1

RATIONALE

During a period when prices are rocketing out of sight and the finite nature of the earth's resources is being accepted as a fact to be reckoned with, it is appropriate that we deal with these ideas in a useful, instructional context. The preceding portion of this manual provided information and activities dealing with personal resources and natural resources, i.e., "economics and the environment." This latter section represents what, in previous Social Living Skills materials, has been a separate filmstrip manual. With *Less Is More*, the filmstrip manual is incorporated herein in an attempt to make it a more cohesive supplement to the teacher's lesson plan manual.

This filmstrip manual provides the teacher with suggested ways to use the filmstrip to greatest advantage, offers possible questions for class discussion, and provides activities for additional learning experiences. The filmstrip may be used in a variety of ways, such as the following:

- As motivation for a lesson
- As focus for a point during a lesson
- As a summary of a lesson
- As reinforcement for important points of a lesson
- As a stimulus to involve the class in a lesson

USING THE FILMSTRIP

A major advantage of a filmstrip is its flexibility. It may be shown in part or in whole, with varying speeds, or in conjunction with other teaching media. While no particular amount of time is recommended for using a filmstrip, it is suggested that a variety of learning activities be used and that the instructor not devote an entire class session to a filmstrip.

The filmstrip also serves to motivate students, since they are quick to respond to familiar scenes and attractive pictures in color. When working with adults, it is important to realize that each one has already had a great deal of living experience. Therefore, much can be learned from each other. It is with the idea of getting people totally involved and bringing out the maximum contribution that each can make that these suggestions are made. A filmstrip evokes interesting questions which bring about a high level of class involvement.

The following material may be used by the instructor as he prepares an overall plan for the use of a filmstrip. The ideas presented here should allow for comprehensive coverage of content and efficient use of class time. The steps to consider when planning the use of a filmstrip are:

- Plan the Presentation (Organization and Methods)
- Prepare Equipment and Materials
- Orient the Class (Background Material)
- Present the Lesson
- Summarize Concepts and Understandings
- Evaluate Knowledge Acquired
- Followup with Additional Opportunities To Learn

1. Plan the Presentation (Organization and Methods)

   Always preview a filmstrip to familiarize yourself with its content. While previewing the filmstrip, prepare comments which might answer

such questions as:

- What is the filmstrip illustrating?
- Why is the material presented important?
- What are the important terms and understandings used in the filmstrip?
- What are some appropriate topics which could be used to stimulate class discussions?

2. Prepare the Equipment and Materials

Before the class begins, practice inserting the filmstrip, framing and focusing several times, so that you feel comfortable using the equipment. Each frame should be flipped sharply to avoid the distraction of rolling. Have a screen ready. Although the wall may be used, a beaded screen is much more desirable. The larger the room and the larger the group of viewers, the larger the picture needed. Be sure there is a table for the projector, an electrical outlet, and an extension cord (the cord with the projector is usually short), and a spare projector lamp. If the class is not held at night, be sure the room can be darkened. Check to see if the lights can be turned off without cutting off power to the projector. Note: After the class period is over, rewind the filmstrip with the "END" inside the roll.

3. Orient the Class (Background Material)

Introduce the filmstrip with some remarks about what the class will see. Discuss the more important terms used in the filmstrip, and point out the main theme(s) to be presented.

4. Present the Lesson

Set the projector up, insert the filmstrip, and focus the first frame you plan to use. The filmstrip may be used wholly or in part, insofar as it is appropriate to the plans for the lesson. It may also be stopped at any frame for discussion or questions and then continued or turned back. Present your comments and encourage discussion and questions for the students.

5. Summarize Concepts and Understandings

Itemize the important learnings on the chalkboard as they are contributed by the class. Allow time for the students to raise other questions which may lead to a more complete understanding. Encourage students to take notes for future review.

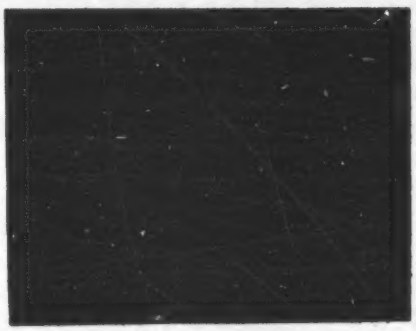
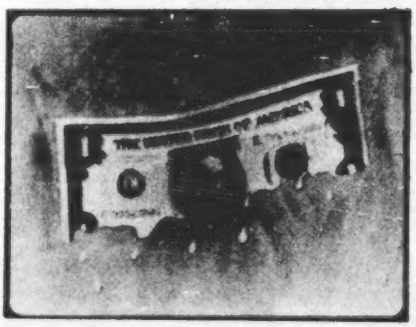
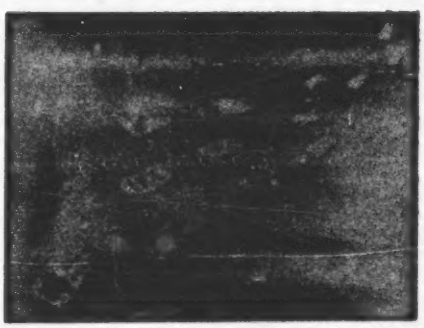
6. Evaluate Knowledge Acquired

Prepare a list of questions which might assist students to evaluate how well they have learned the important points of a lesson. One approach might be for the teacher to present the questions, pause for a few moments to allow the students to form their answers, and then give the answer. The class might be asked to write the answer (if the level of writing ability is high enough). Interest could be encouraged by asking the students to keep track of their number of correct answers.

7. Followup with Additional Opportunities To Learn

Introduce a few new topics for discussion which will motivate the students to project their understandings.

TEXT OF THE SCRIPT

Sound	Frame
(1) *Focus frame.* (Focus projector, then advance to next frame.)	
(2) *Dark frame.* (Leave projector as is, in running mode, with light on. Because slide is opaque, screen will appear dark. Start audio tape. The first sound that you will hear, marking the start of the presentation, will be an audible advance signal in the sound of a beep. At this sound, advance the picture to the next frame. Hold until the next signal is heard. Repeat advance at every successive signal.)	
(3) *Narrator.* We all know that the buying power of our money has been steadily shrinking — melting away in the heat of inflation.	
(4) This has sent prices flying...up...up ...and away. But, as they head out of sight...	

(5) ...the same inflationary forces are pushing up interest rates too. So the dollars not in our pockets — the ones we need to borrow to buy things like houses or cars — cost us more.

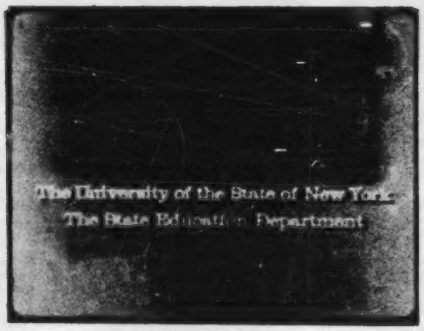
(6) Money is getting cheaper and more expensive at the same time. It sounds impossible, but it's true. We're being pulled two ways at once, and it will take our best thinking to keep from winding up in a bind.

(7) We can start by taking a hard look at the ideas and attitudes which we carry around inside our heads...ideas about our need for comfort, convenience, pride in what we own and how we look to others. Have we let them become so important...

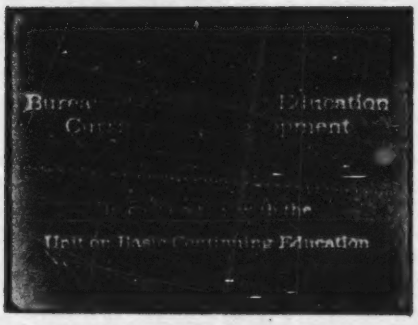
(8) ...that they've taken over control of our lives and pushed our better judgment into a corner? Because we must pay — one way or another — for everything we get...and because the price — in environmental as well as financial terms — is getting very high, we must think about changing some of our ideas and attitudes in order to survive.

(9) *(First title frame)*
(Advance titles at signal tones superimposed over music.)

(10) *(Second title frame)*



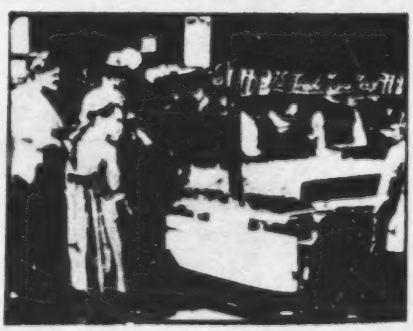
(11) *(Third title frame)*
(Music under and out)



(12) Runaway inflation is fed by panic. We lose confidence in our money and in each each other. A good example of this...

(13) ...is what happened in Germany after World War I. Times were very hard after their defeat, and widespread unrest swept the country. The King and his ministers were put out of power and a new democratic government elected.

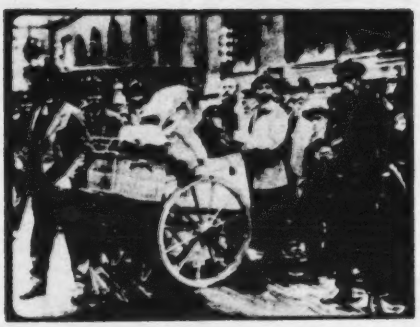
(14) The new government tried to ease its great burden of debt, and the poverty of the people, by putting more paper money into circulation. But people didn't trust the new money — those with something to sell began to demand more and more for their goods. Very soon, customers were lining up to buy food wherever they could, at 10 times its former price.



(15) The new money might have worked if people kept their heads — but they didn't. Prices began to rise daily — even hourly, as the panic spread and depositors rushed to take their shrinking money out of their banks while it could still buy something.

(16) Wages rose along with prices in a mad race to keep up. Soon men didn't have pockets big enough to hold a day's pay.

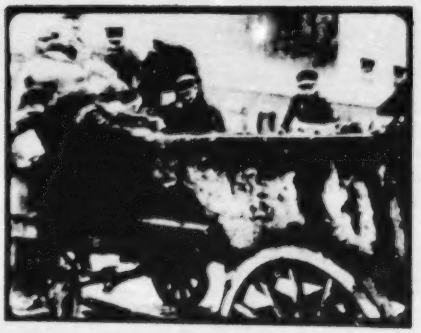
(17) Getting the daily payroll from the bank became a job of manual labor...



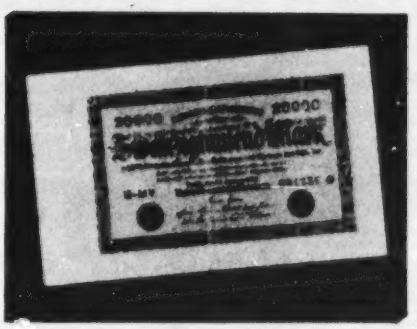
(18) ...as did any transfer of money from one place to another. Police grinned with embarrassment as they guarded shipments of money hardly worth stealing.

(19) But for the poor whose money ran out, inflation was no laughing matter. They spent hours in line for a loaf of bread.

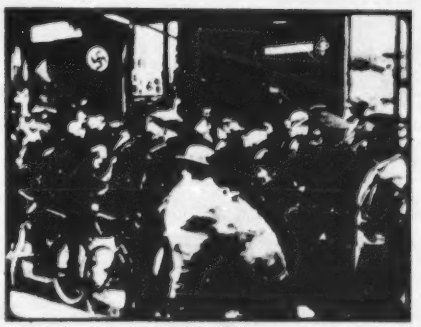
(20) Others, even worse off, picked through garbage in their search for food.



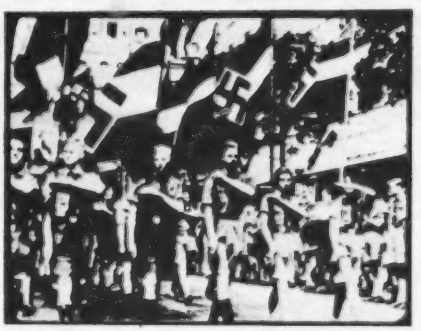
(21) When finally the paper money became worthless and twenty thousand mark notes wouldn't buy a newspaper...



(22) ...the government suffered a blow from which it never recovered. People began to listen to a new voice which told them that democracy served only schemers and profiteers.



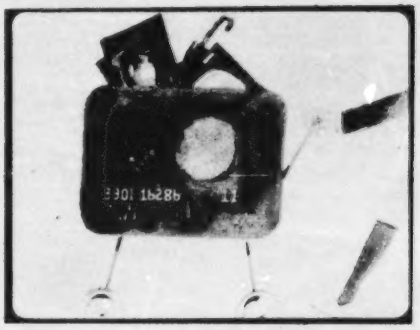
(23) They gave up democracy for a dictatorship that promised a new order and jobs for everyone...and the price paid by the people for bread was the loss of their short-lived political freedom.



(24) Inflation feeds on many things...wars lost and sometimes on too many wars won. Apart from those with poverty-level incomes, we've become a nation of over-consumers. But we don't think of ourselves that way — in fact, much the opposite. There always seem to be more things that we want...than we have.

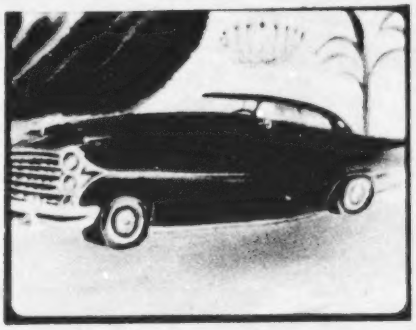
(25) And so, we're hooked on the buying habit; especially the credit buying habit... furniture, appliances, the latest in color TVs or stereos.

(26) We can buy now and pay later for almost anything — from a tube of toothpaste to a fur coat. And all of us do this at one time or another.



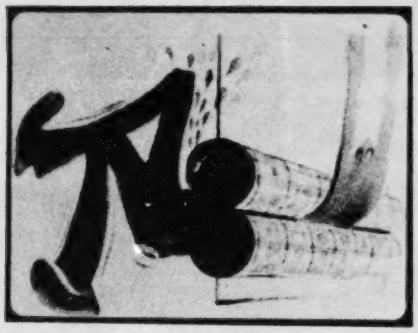
(27) In fact, a person without a credit card is usually regarded with suspicion and distrust. Sometimes it takes courage to offer cash.

(28) And nowhere is the temptation greater than in an automobile showroom. It's easy to buy a lot more car than we need when the difference seems to be just a few dollars a month.



(29) If we examine the finance charge before we buy, it may be shocking to learn just how many dollars the credit adds to the price.

(30) Before we know it, the bills and payments take over and we lose control of our lives...our possessions and our debts run <u>us</u>.

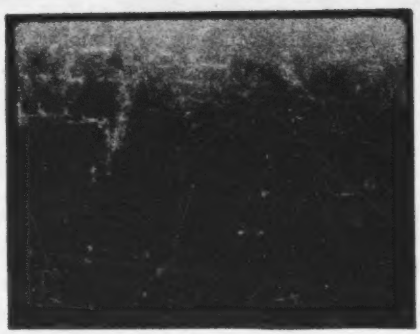


(31) Does consuming less mean living poorly? Maybe that's like asking: "Do overweight people get more out of life than slim people?" They get more food, but slim people seem to get more out of everything else in life.

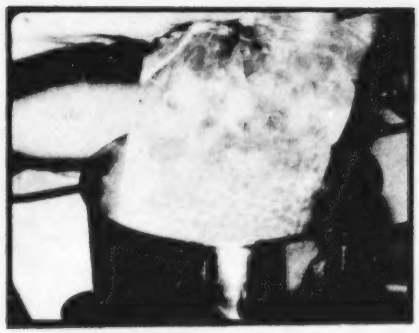
(32) The "fat" in many of the things we buy is often indicated by words like "delux"..."super"..."automatic"... words that tell us we're paying extra for fancy trim or chrome, or features we don't need.

(33) Words like "electric" and "power" sometimes tell us that the thing they're describing doesn't need to be power-driven...like an electric toothbrush or a motorized carving knife.

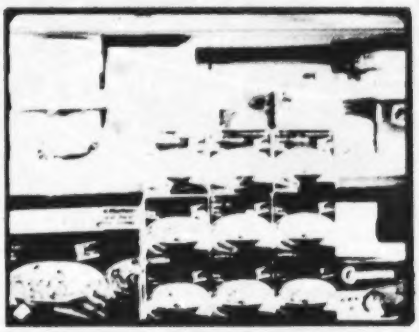
(34) We pay a price in pollution for every bit of energy we use. The less we waste — the more we'll gain in smog-free air and pure water.



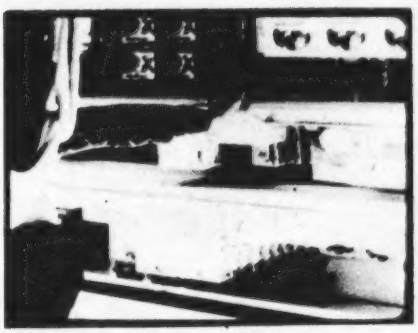
(35) We pay a price in money for the convenience of dropping a package of prepared frozen food in a pot because it costs us three times as much, ounce for ounce, as the same food prepared ourselves.



(36) Meat and poultry, expensive enough on the butcher's racks, cost four times as much per serving when bought as part of frozen precooked dinners.



(37) The strange thing is that while we complain about rising food prices, sales of "convenience" foods are growing — in spite of their even higher cost. This tells us something about ourselves and how we've been sold on the need for convenience. Less work means more cost.



(38) And we need to keep our heads. Rumors of coming shortages or higher prices mustn't send us into buying panics — a closet full of toilet paper won't solve anything.

(39) On the other hand, we can make higher interest rates work for us by investing our money in secure government bonds or savings accounts.

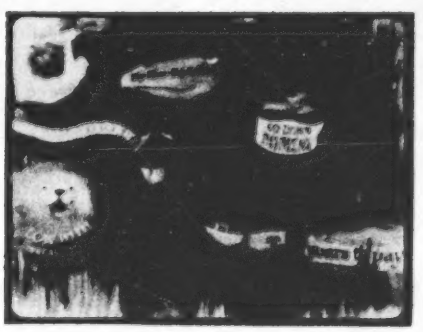
(40) The inflation wilderness in which we find ourselves is full of many hazards.

(41) The most dangerous are the many variations of "buy now, pay later"...

(42) ...offering us the easy life on easy terms...

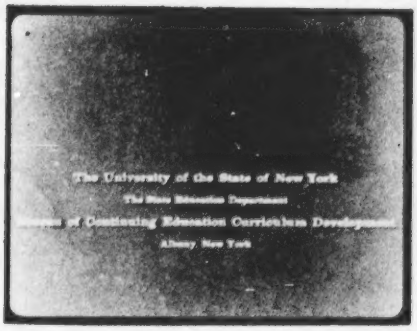
(43) ...friendly invitations we find hard to resist.

(44) What it comes to, is a matter of choices: we've got to be strong enough, and wise enough to choose "less" now for "more" later...for ourselves and for those who depend on us...which means everybody.



(45) *(First end title frame)*

(46) *(Second end title frame)*



SUGGESTED QUESTIONS FOR DISCUSSION

The following questions may be used during the presentation of the filmstrip or after it has been shown in order to promote further understanding. They are directly related to the action of the filmstrip, and they generally correspond to the sequence of the frames.

It is suggested that the instructor seat the class in a circular fashion or in a manner that avoids a rigid row-order arrangement of seats. This will permit more informal discussion. Avoid asking questions which require only a "yes" or "no" answer, and do not allow any particular student to engage you in a dialog. Limit judiciously your own participation. Always strive for maximum discussion among the students.

1. What is inflation? How does it shrink the buying power of our earnings?

2. What is the effect of inflation on our ability to make major purchases, such as homes, autos, and appliances, for which we must borrow money?

3. Explain how money can be "cheaper and more expensive" at the same time.

4. Why is an automobile both *economically* and *environmentally* expensive?

5. To be sure the example of Germany's economy after World War I is an extreme one, but are there any similar, though less exaggerated, circumstances to be found in our economy today?

6. Can you find out what the purchasing power of the dollar is today as compared with what it would buy in 1967? In 1950?

7. How many credit cards do you have?

8. Having credit cards, do you buy more than you would if you were forced to pay cash for everything, or do you merely buy things sooner? (Or, is there no difference between more and sooner?)

9. Try to estimate how much the cost of credit, finance, and interest charges add to your monthly (or annual) spending.

10. What consumer goods shortages have we experienced in the past few years? How did you react to the shortage? Did you pay the higher price; use less; or both?

11. Do you try to save money? Do you take advantage of the highest interest rates you may earn on your savings?

12. Describe how you might choose "less" in order to have "more."

THE ENVIRONMENT AND SOCIETY

ADULT BASIC EDUCATION

55